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**SB 393 Maryland Medical Assistance Program and Health Insurance – Coverage and Reimbursement of Telehealth Services  
SUPPORT**

**Senate Finance Committee hearing Jan. 27, 2021**

Good afternoon Chairwoman Kelley and members of the Senate Finance Committee. My name is Jim Gutman. I am from Howard County and am the health care issues lead advocacy volunteer for AARP MD. I represent it on the Maryland Health Care Commission's ongoing telehealth policy workgroup. In addition, I have been a Maryland SHIP volunteer counselor for five years. Aside from my volunteer work, I have had more than 25 years of writing, editing, publishing and owning (for 10 years) subscription business and regulatory newsletters on managed care, Medicaid and Medicare.

I am here today representing AARP MD and its more than 870,000 members in support of SB 393, which would broaden the permissible uses and methods of telehealth in Maryland's Medicaid program while also providing safeguards that telehealth is used only in ways that are clinically appropriate and desired by the patient. We thank Senator Augustine for bringing this important bill forward.

As you may know, AARP is the largest nonprofit, nonpartisan organization representing the interests of Americans age 50 and older and their families. Key priorities of our organization include ensuring all Marylanders can achieve financial and health security by having timely access to needed health services, including via audio when necessary. This is particularly important since, as a new Abell Foundation report shows, 520,000 Maryland households do not have a home wireline broadband subscription, with the percentages particularly high in African American and rural households.

In my AARP and SHIP volunteer work, I have seen the dire consequences when Marylanders don't have adequate access to health care. The ongoing covid-19 pandemic has only made these consequences more serious and immediate. Even before the pandemic and just in the overall population, in 2017 22% of Maryland residents stopped taking medication as prescribed due to rising costs. Among Medicaid recipients, the percentage was surely higher. That means they need more easy access to prompt and effective health care.

SB 393 would help furnish this in several important ways. First, it would ensure that insurers in the Maryland Medicaid program continue to provide coverage for telehealth services even

Real Possibilities

after the pandemic. It would also establish a requirement that telehealth services coverage include mental health and substance abuse, two areas that are very conducive to telehealth but in which coverage has been an issue. Equally important, it would change existing law to define telehealth as including audio-only services, recognizing that many Marylanders, and especially many seniors, do not have access to the broadband needed for video services.

The bill also would allow health care services to be considered as appropriately delivered regardless of the location of the program recipient at the time of services, which is important for many Marylanders who cannot now receive them either at health care provider offices or at home.

While expanding the allowable uses of telehealth in Maryland, the legislation also incorporates several key protections for the patients, which is an important issue for AARP. Providers, for instance, may use telehealth services only when they are, as the bill says, “clinically appropriate,” available, accessible, and, very importantly, when the insured patient elects them. The covered entities under the legislation cannot compel an insured patient to use telehealth. Moreover, services such as e-mail or fax that don’t constitute real two-way-communication telehealth are excluded from the bill’s provisions, and insurers can’t impose a lifetime dollar maximum benefit for the telehealth services.

We believe this bill will furnish major and needed help for Maryland Medicaid beneficiaries, including those age 50 and over that AARP represents. For these reasons **AARP Maryland respectfully requests a favorable report for Senate Bill 393.**

For questions or additional information, please feel free to contact Tammy Bresnahan, Director of Advocacy, at [tbresnahan@aarp.org](mailto:tbresnahan@aarp.org) or call her at 410-302-8451.